

Fig. 1

Benefits of Mortgage Insurance

Is coming up with the down payment for your new home leaving you feeling stretched? Are you afraid you'll have the new home, but no money left over to furnish it? Or worried about how to cover any unexpected expenses? There's no need to empty your bank account just to move into your new home. An easy answer already exists. It's called mortgage insurance.

Mortgage Insurance provides your lender with the guaranty that, although you are borrowing over 80% of your home's value, your loan is not too risky for approval. It's temporary insurance, lasting only until you've paid your loan down to the 80% loan-to-value level. But it allows you to start enjoying the benefits of homeownership now, rather than later. While you're building the cash to later eliminate the need for MI, you can already be in your home, building equity at the same time.



How does it work? Premiums are based on the percent you borrow of your home's total value. Payments can be covered up-front or are included in your monthly mortgage until you reach an 80% loan-to-value level.

There are many types of mortgage insurance products, allowing you put as little as no money down on your new home. And, if you secure your mortgage insurance as part of GE's HomeBuyerCentral program, you can get a rebate of up to \$500 to help get you started in your new home! Talk with your builder today, and see if mortgage insurance is the answer that gets you into your dream home sooner.

It could be just the answer you're looking for.

200

FAQ **CONTACT US**

NEW MEMBER **GO**

EXISTING MEMBER **GO**

USER ID **PASSWORD**

ENTER YOUR PASSWORD

Update Profile

[Find a Mortgage](#)
[MI Rebate](#)
[Home Buyer Privileges](#)
[Update Profile](#)

First Name **George**

Last Name **Parker**

Address **5112 W. Pleasant St.**

City **Pleasantville**

State **IA** **Zip** **50225**

Phone **(515)555-3602**

Email **test@test.com**

306

Username **DAdams**

Password *********

Challenge Question **Color of First Car**

Challenge Answer **Black**

☐ I prefer not to receive any marketing information

308

310 **Submit**

Fig. 3

200

[FAQ](#)
[CONTACT US](#)
[GO](#)

NEW MEMBER
 ENTER CODE FIRST (SEE PRINTER)

USED ID
 PASSWORD

Forget your password?

Home Financing

[Find a Mortgage](#)
[MIL Rebate](#)
[Home Buyer Privileges](#)
[Update Profile](#)

404 Find a Mortgage

406

410

Anderson General Store

Jack's Appliance

Samantha's Bed, Bath and Kitchen

Joe's Home Electronics

Jane's Home Repair and Improvement

Sally's Home Repair and Improvement

412

Continue

402

408

In addition to helping you buy your home with a lower down payment, our program gives you a convenient way to choose mortgage financing through one of our lending partners. Not only that, you get a reward for financing your home through our program! You can choose from gift certificates, discounts, and more, from well known vendors such as those shown here. Just click "Continue" and fill in some additional information about your needs. You will be then be taken to a page allowing you to choose from among participating lender. When you close a loan with a participating lender selected through this program, you qualify for a reward!

Fig. 4

200

200

Home Financing

Find a Mortgage

MI Rebate

Home Buyer Privileges

Update Profile

FAQ

CONTACT US

NEW MEMBER

USER ID

PASSWORD

GO

GO

Forgot your password?

502

Find a Mortgage

Please confirm the below information. Fields in red are required

First Name

George

Last Name

Parker

New Address

City

State

Zip

Choice Incentive

Est. Closing Date

Submit

508

Anderson General Store

Jack's Appliance

Samantha's Bed, Bath and Kitchen

Jane's Home Repair and Improvement

Sally's Home Repair and Improvement

Joe's Home Electronics

510

Fig. 5

200

FAQ

CONTACT US

Find a Mortgage

MI Rebate

Home Buyer Privileges

Update Profile

NEW MEMBER

USER ID

GO

FORGOT YOUR PASSWORD?

GO

Tony's Mortgage

1-888-555-1111

Artie's Mortgage

1-888-555-2222

Silvo's Mortgage

1-888-555-3333

Paulle's Mortgage

1-888-555-4444

Chris's Mortgage

1-888-555-5555

Meadow's Mortgage

1-888-555-6666

Hunter's Mortgage

1-888-555-7777

Noel's Mortgage

1-888-555-8888

Ralph's Mortgage

1-888-555-9999

Johnny's Mortgage

1-888-555-5145

602

604

606

Fig. 6

200

NEW MEMBER
ENTER CODE FROM REPLY MAIL CARD

GO

RETURNING MEMBER
USER ID
PASSWORD

GO

ENTER YOUR DESIRED USERNAME

FAQ

CONTACT US

Find a Mortgage
ML Rebate
Home Buyer Privileges
Update Profile

Update Profile

First Name

George

Last Name

Parker

Address

5112 W. Pleasant St.

City

Pleasantville

State

IA

Zip

50225

Phone

(515)555-3602

Email

test@test.com

Purchase Price

\$250,000

Loan Amount

\$225,000

Est. Closing Date

June 3, 2005

Choice Incentive

Jack's Gift Card

Username

DAdams

Password

Challenge Question

Color of First Car

Challenge Answer

Black

Commitment Number

Lender Name

Artie's Mortgage

Incentive Level

\$500

☐ I prefer not to receive any marketing information

708

702

704

706

710

Submit

Fig. 7

Find a Mortgage
 MI Rebate
 Home Buyer Privileges
 Update Profile

This is to certify that **George Parker, who lives at 5117 W. Pleasant Street, Pleasantville, Iowa, 50255,** is entitled to a gift card worth up to \$500 from Jack's

NEXT STEPS:

Step 1 - Print this rebate certificate and take with you to closing
Step 2 – Ask your lender for your GE MI Commitment Number (record on your certificate)
Step 3 – Please come back and complete the information below to redeem your Gift Card

Where do I get my GE MI Commitment?

Click here to see an example of a GE MI Commitment Certificate

GEMI Commitment #

3214234234

808

Lender Name

Artie's Mortgage

810

Choice Incentive

Jack's Gift Card

812

Loan Amount

\$234,000

Incentive Level

\$500

814 ~ Continue

Fig. 8

[FAQ](#)
[CONTACT US](#)

[Benefits of MI](#)
[Home Owner Basics](#)
[Mortgage Process](#)
[Interactive Tools](#)
[Glossary](#)

[NEW MEMBER](#)
ENTER CODE FROM YOUR CARD OR MP

[GO](#)

[USER ID](#)

[PASSWORD](#)

[FORGOT YOUR PASSWORD?](#)

Home Owner Basics



Homebuyer Resources

Home Owner Basics

When you're buying a home, sometimes it's hard to know where to begin (and where you'll end up!). Follow our step-by-step guide for an overview of the entire home buying process.



902

904

Table of Contents

1. [Should You Rent or Buy?](#)
2. [Preparing to Buy:](#)
 - [What Can You Afford?](#)
 - [Budgeting](#)
 - [Understanding Your Credit](#)
3. [The Steps to Buying a Home](#)
4. [Securing a Mortgage](#)
5. [Tax Planning](#)
6. [Who's Who in Housing](#)
7. [Your Rights As a Buyer](#)
8. [Avoid Predatory Lending](#)
9. [The Professional Inspection](#)
10. [The Closing](#)
 - [Closing Documents](#)
 - [Closing Costs](#)

Fig. 9

[FAQ](#)
[CONTACT US](#)

[NEW MEMBER](#)
[BULK CLOSING / USER](#)
[GO](#)

[REGISTER](#)
[USER ID](#)
[PASSWORD](#)
[GO](#)

[FORGET YOUR PASSWORD](#)

Mortgage Process

[Benefits of MI](#)
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Homebuyer Resources

The Mortgage Process

Tour the Mortgage Process

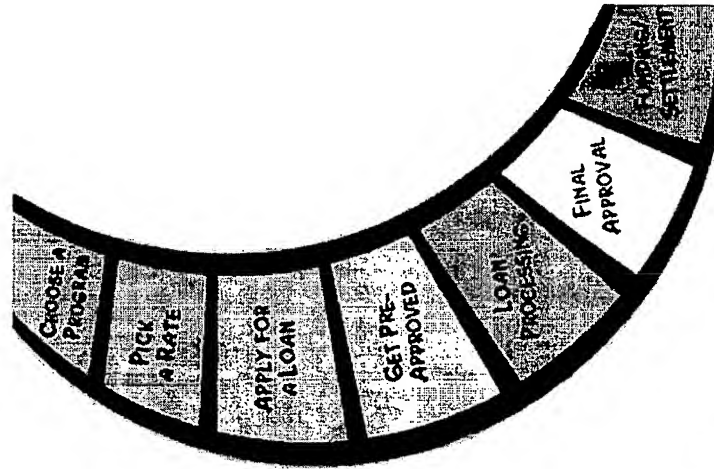
1002

We've put together a step-by-step tour of the mortgage process to help you navigate a sometime-confusing part of buying a home. Along the way we'll define many of the most important terms you'll encounter during the mortgage process.

Here are the steps we will be following:

1. [Choosing a Loan Program](#)
2. [Picking an Interest Rate](#)
3. [Applying for a Loan](#)
4. [Getting Pre-Approval](#)
5. [Processing the Loan Application](#)
6. [The Credit Decision -- Final Approval](#)
7. [Funding Your Loan](#)

OK, let's get started. You may either click the button below to go to the next page or select the subject that interests you from the list above and go directly to that page.



1004

Fig. 10



Interactive Tools

Since buying a home is one of the most important financial decisions you may ever make, we've provided easy-to-use calculators to help you evaluate your financial situation and make an informed decision.

Select the following calculators -

1102

[Benefits of Mortgage Insurance](#)

1106

[Mortgage Cancellation](#)

1108

1104

To see more calculators, please [click here](#) to take advantage of the many more calculators we provide.

- Am I better off renting?
- What home can I afford?
- How much can I borrow?
- Which mortgage insurance product is best for me?
- How much will my payments be?
- What is better: Fixed or adjustable?



Fig. 11

HELPING YOU TO BUY YOUR HOME
INFORMATION AND SERVICES FOR
HOMEBUYERS AND HOMEOWNERS

FAQ

CONTACT US

NEW MEMBER
ENTER CODE (1200-1210) OR PIN

GO

USER ID

GO

PASSWORD

GO

Log in with your e-mail address

- Benefits of MI
- Home Owner Basics
- Mortgage Process
- Interactive Tools
- Glossary

Glossary



Homebuyer Resources



Mortgage Glossary

Need help understanding a mortgage term? Just enter a word or phrase below and click the Search button, or click a letter below for an alphabetized listing.

1202

1206

Search 1208



1210

A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | T | U | V | W | X | Y | Z

1204

A -

acceptance

The act of accepting an offer to enter into a contract. Acceptance is binding and legal when both parties agree to the initial terms or after both parties have accepted all counter offers.

1205

additional principal payment

A payment by a borrower of more than the scheduled principal amount due in order to reduce the remaining balance on the loan.

Fig. 12

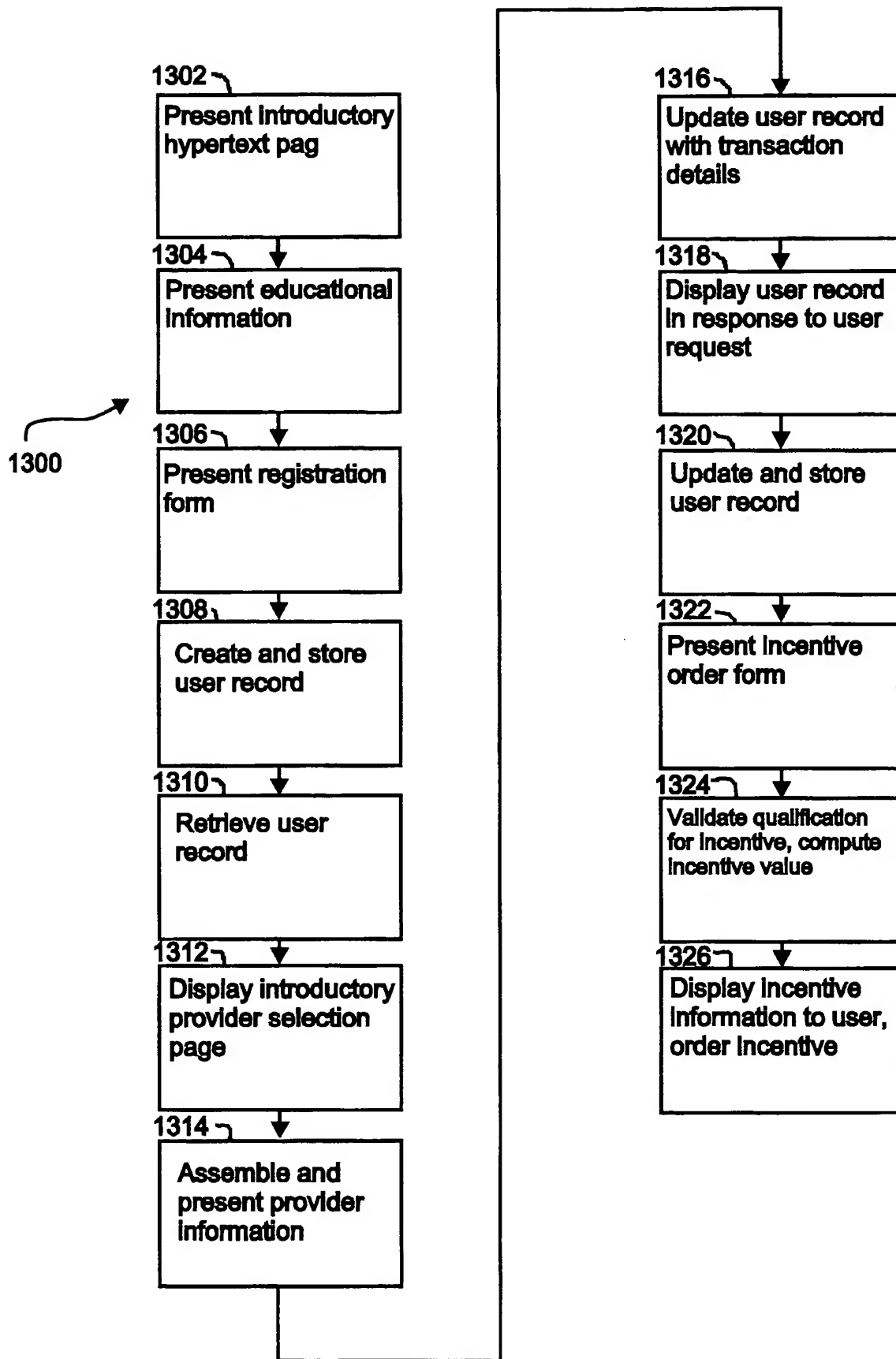


Fig. 13